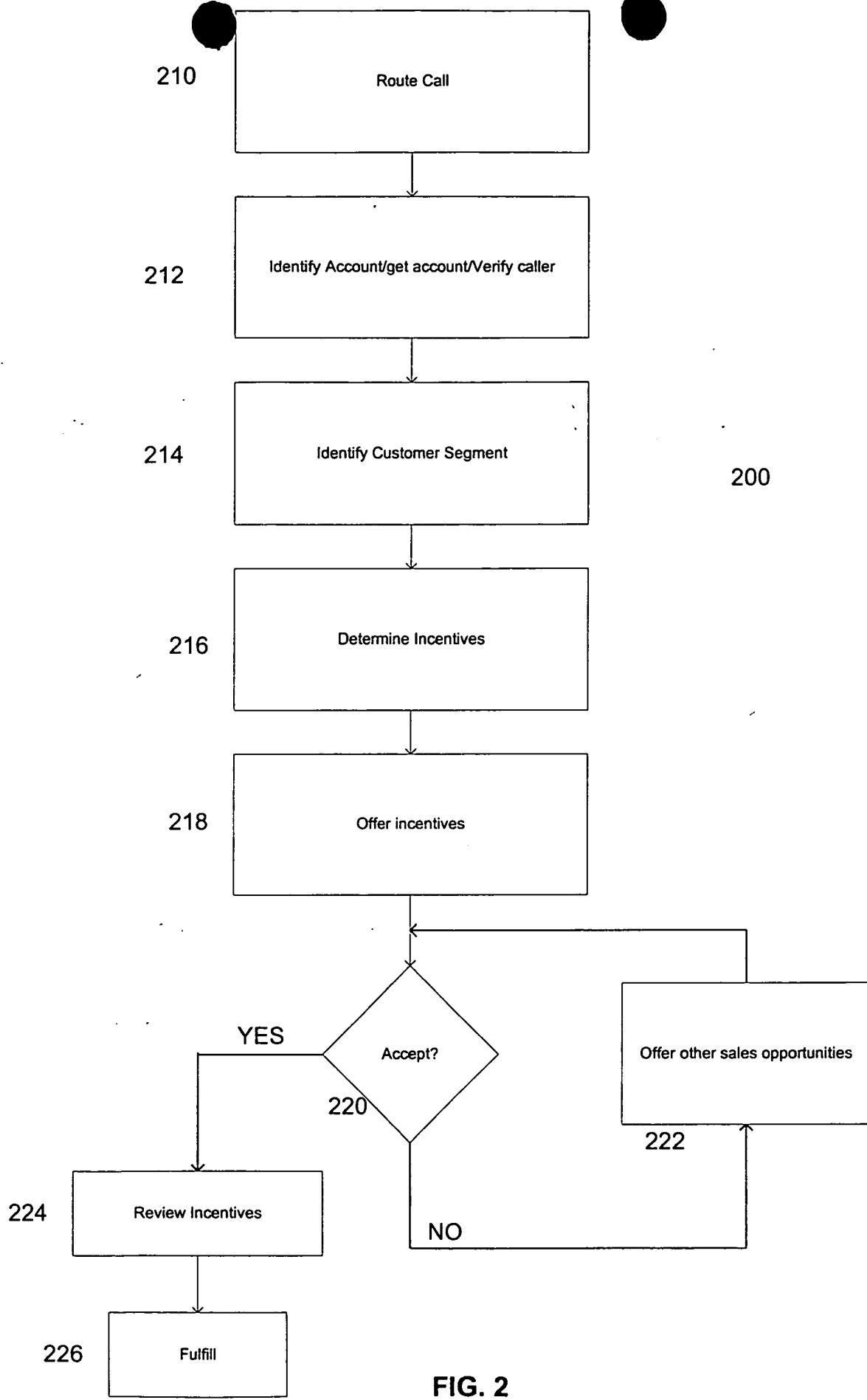


FIG. 1



**FIG. 2**

## Customer Service Application

Edit Options Window Help

**FIRSTUSA**

Prompt

Thank you M/M/s. name >

How may I assist you with your account today?

### Account Information

• Account Number:

• Primary Customer:

• Address:

• Home Phone:

• Current Balance:

• Current Credit Line:

• Available Credit:

• Month APR:

• Cash APR:

**Gather Information**

**DELETE CASE** **DEFER** **FINISH**

**Account Information**

Account Number:

or

**Caller Verification**

Caller:  Verified  Not Verified

Card Holder:

Mother's Maiden Name: Smith

Primary Phone Number: 263-234-2343

Social Security Number: 123-34-3445

Call Type:

**Incentive Information**

APR - Account Consolidation

Incentives:

Incentive Group:

Selected Incentive:

**Incentive Eligibility Rating**

GL	87.00	APR QO	FEES QO	PROMO QO
11/4/98	4:03 P.M.	11/4/98	4:03 P.M.	11/4/98

F16.3

<p><b>FIRSTUSA.</b></p> <p><b>Prompt:</b></p> <p>To locate your account information, may I please have your social security number?</p>		<p><b>410</b></p> <p><b>420</b></p>																																																										
<table border="1"> <tr> <td colspan="2"> <p><b>Gather Information</b></p> </td> </tr> <tr> <td colspan="2"> <p><b>Identity</b>   <b>Profile</b>   <b>Pricing</b>   <b>Account Summary</b>   <b>Case History</b>   <b>Close Account</b>   <b>Logout</b></p> </td> </tr> <tr> <td colspan="2"> <p><b>DELETE CASE</b>   <b>DEFER</b>   <b>FINISH</b></p> </td> </tr> <tr> <td colspan="2"> <p><b>Search for Account/Customer</b></p> </td> </tr> <tr> <td colspan="2"> <p><b>Please Enter:</b></p> </td> </tr> <tr> <td colspan="2"> <p>Social Security #:</p> </td> </tr> <tr> <td colspan="2"> <p>or</p> </td> </tr> <tr> <td colspan="2"> <p>Telephone #:</p> </td> </tr> <tr> <td colspan="2"> <p>or</p> </td> </tr> <tr> <td colspan="2"> <p>Last Name:</p> </td> </tr> <tr> <td colspan="2"> <p>First Name:</p> </td> </tr> <tr> <td colspan="2"> <p>State:</p> </td> </tr> <tr> <td colspan="2"> <p>Zip Code:</p> </td> </tr> <tr> <td colspan="2"> <p><b>Search Results</b></p> </td> </tr> <tr> <td><b>Account #</b></td> <td><b>Name</b></td> <td><b>Address</b></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="2"> <p><b>Card Information</b></p> </td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>Open Date:</li> <li>Status:</li> <li>Product:</li> <li>Level:</li> <li>Association:</li> <li>Expiration Date:</li> </ul> </td> </tr> <tr> <td colspan="2"> <p><b>Incentive Eligibility Rating</b></p> </td> </tr> <tr> <td><b>CL</b></td> <td><b>BT</b></td> <td><b>OO</b></td> <td><b>APR</b></td> </tr> <tr> <td colspan="2"> <p><b>Fee</b></p> </td> </tr> <tr> <td colspan="2"> <p><b>PROMO</b></p> </td> </tr> </table>				<p><b>Gather Information</b></p>		<p><b>Identity</b>   <b>Profile</b>   <b>Pricing</b>   <b>Account Summary</b>   <b>Case History</b>   <b>Close Account</b>   <b>Logout</b></p>		<p><b>DELETE CASE</b>   <b>DEFER</b>   <b>FINISH</b></p>		<p><b>Search for Account/Customer</b></p>		<p><b>Please Enter:</b></p>		<p>Social Security #:</p>		<p>or</p>		<p>Telephone #:</p>		<p>or</p>		<p>Last Name:</p>		<p>First Name:</p>		<p>State:</p>		<p>Zip Code:</p>		<p><b>Search Results</b></p>		<b>Account #</b>	<b>Name</b>	<b>Address</b>													<p><b>Card Information</b></p>		<ul style="list-style-type: none"> <li>Open Date:</li> <li>Status:</li> <li>Product:</li> <li>Level:</li> <li>Association:</li> <li>Expiration Date:</li> </ul>		<p><b>Incentive Eligibility Rating</b></p>		<b>CL</b>	<b>BT</b>	<b>OO</b>	<b>APR</b>	<p><b>Fee</b></p>		<p><b>PROMO</b></p>	
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<p>11/19/99 4:03 PM</p>																																																												

Fig. 4

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540 542 544 5441

**Prompt:** Offer the customer incentives...

<b>Account Information</b>	
• Account Number:	123-456-78-9012-4456
• Primary Customer:	John Simmons
• Address:	12 Elm Rd Boston, MA
• Home Phone:	263-234-2343
• Current Balance:	\$2,323.45
• Current Credit Line:	\$10,000.00
• Available Credit:	\$7,676.55
• Month APR:	12.90% F
• Cash APR:	18.90% V

<b>Card Information</b>	
Open Date:	12/03/1990
Status:	Active
Product:	Yahoo
Level:	Platinum
Association:	Visa
Expiration Date:	12/31/2001
 <b>P-card</b>  <b>P-card</b>  <b>P-card</b>  <b>P-card</b>  <b>P-card</b>  <b>P-card</b>	
 <b>P-card</b>  <b>P-card</b>  <b>P-card</b>  <b>P-card</b>  <b>P-card</b>	

1/4/89 4:03 PM

520

Gather Information		Identity	Profile	Pricing	Account Summary	Case History	Close Account	Memo
Account	Associated Accounts	1	514					
Customer Segment	5							
Behavior Segment Value:	Revolver Challenger							
Credit Bureau Score:	256	○	○	○				
Profit Sight Score:	567	○			●			
Profitability Score:	98	●	○	○				
Attrition Score:	139							
Delinquency Days:	0	○	○	○	●			

Incentive Group	Summary	Incentive History	Available Incentives	Offer
APR: Contract with no Intro	APR: Contract with no Intro	11.9% Contract APR	11.9% Contract APR	Offer
APR Contract with Intro	APR Contract with Intro	10.9% Contract APR	10.9% Contract APR	
Contract BT Contingent	Contract BT Contingent	9.9% Contract APR	9.9% Contract APR	
BT Intro	BT Intro	8.9% Contract APR	8.9% Contract APR	
<p><b>Selected Incentive: 11.9% Contract APR with no Intro.</b></p> <p><b>Incentive Eligibility Rating: <span style="color: green;">A</span></b></p>				

1/14/89 4:03 PM

512	Customer Segment	5
	Behavior Segment Value:	Revolver Challenger
	Credit Bureau Score:	256 ○ ○ ○
	Profit Sight Score:	567 ○ ●
	Profitability Score:	98 ● ○ ○
	Attrition Score:	139
	Delinquency Days:	0 ○ ○ ○

Incentive Information		524		530	
Incentives	Summary	Incentive History	Available Incentives	Eligibility Rating	Actions
Incentive Group			<input checked="" type="checkbox"/> APR Contract with no Int'l <input type="checkbox"/> APR Contract with Intro <input type="checkbox"/> Contract BT Contingent <input type="checkbox"/> BT Intro <input type="checkbox"/> BT with Contingent	CL ● BT ● ● APR ● ● FEE ● PROMO ● ●	<input type="checkbox"/> Open
APR Contract with no Int'l			<input checked="" type="checkbox"/> 11.9% Contract APR <input type="checkbox"/> 10.9% Contract APR <input type="checkbox"/> 9.9% Contract APR <input type="checkbox"/> 8.9% Contract APR	Selected Incentive: 11.9% Contract APR with no Intro	
APR Contract with Intro					
Contract BT Contingent					
BT Intro					
BT with Contingent					

174894:03 PM 4/10/2014

FIRST USA											
<p><b>File</b> <b>Edit</b> <b>Options</b> <b>Window</b> <b>Help</b></p> <p><b>Prompt</b></p> <p><b>Offer customer incentives...</b></p>	<p><b>Gather Information</b></p> <p><b>Identity</b> <b>Profile</b> <b>Pricing</b> <b>Account Summary</b> <b>Case History</b> <b>Closes Account</b> <b>Memo</b></p> <p><b>Account</b> <b>Associated Accounts</b></p> <p><b>DELETE CASE</b> <b>DEFER</b> <b>FINISH</b></p>										
<p><b>310</b></p> <p><b>310</b></p> <p><b>310</b></p> <p><b>310</b></p> <p><b>520</b></p>											
<p><b>Account Information</b></p> <ul style="list-style-type: none"> <li>• Account Number: 1234-5678-9012-3456</li> <li>• Primary Customer: John Simmons</li> <li>• Address: 12 Elm Rd Boston, MA</li> <li>• Home Phone: 268-234-2343</li> <li>• Current Balance: \$2,123.45</li> <li>• Current Credit Line: \$10,000.00</li> <li>• Available Credit: \$7,876.55</li> <li>• Month APR: 12.95% F</li> <li>• Cash APR: 18.90% V</li> </ul>											
<p><b>Card Information</b></p> <ul style="list-style-type: none"> <li>• Open Date: 12/09/1990</li> <li>• Status: Active</li> <li>• Product: Yahoo</li> <li>• Level: Platinum</li> <li>• Association: Visa</li> <li>• Enrollment Date: 12/31/2001</li> </ul> <p><b>530</b></p>											
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FIRST USA																									
<p><b>Prompt!</b></p> <p>Offer customer incentives...</p>	<p><b>520</b></p> <p><b>DELETE CASE</b> <b>DEFER</b> <b>FINISH</b></p>																								
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<p><b>Incentive Eligibility Rating</b></p> <p>CLI <b>●</b> BT <b>●</b> APR <b>●</b> FEE <b>●</b> PROMO <b>●</b> PRO</p> <p>1/14/99 4/03/PM</p>																									

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## Customer Service Application

File Edit Options Window Help

**FIRST USA.**

**Prompt:**

**Gather Information**

**Identity** **Profile** **Pricing** **Account Summary** **Call History** **Close Account** **Memo**

**Account Information**

Account Number: 1234-5678-9012-3456 **Identify** **Clear**

or

Search for Accounts: **Search**

**310**

**312**

**314**

**Retrive Deferred Work**

Account: 1234-5678-9012-3456 Caller: John Simmons

Defer Date	Call Type	Reason	Caller (Role)
06/22/1999	Credit Line Increase	Caller had to decide on amount	John Simmons (P)
06/20/1999	APR Decrease	Caller had to hang up	Jane Simmons (S)
06/20/1999	Credit Line Increase	Caller needed more information	John Simmons (P)
06/15/1999	AMF Waiver	Called wanted full waiver	John Simmons (P)
06/13/1999	Late Charge	Caller wanted late fee for May	Jane Simmons (S)

**Card Information**

• Open Date: **Proceed** **Cancel**

• Status: **310**

• Product: **312**

• Level: **314**

• Association: **314**

• Expiration Date: **314**

**Selected Incentive:**

Incentive Eligibility Rating	CL	BT	OIO	APR	FEE	PROMO
11/14/99	4	11/14/99	4	11/14/99	4	11/14/99

**310**

**312**

**314**

**File Edit Options Window Help**

File 8